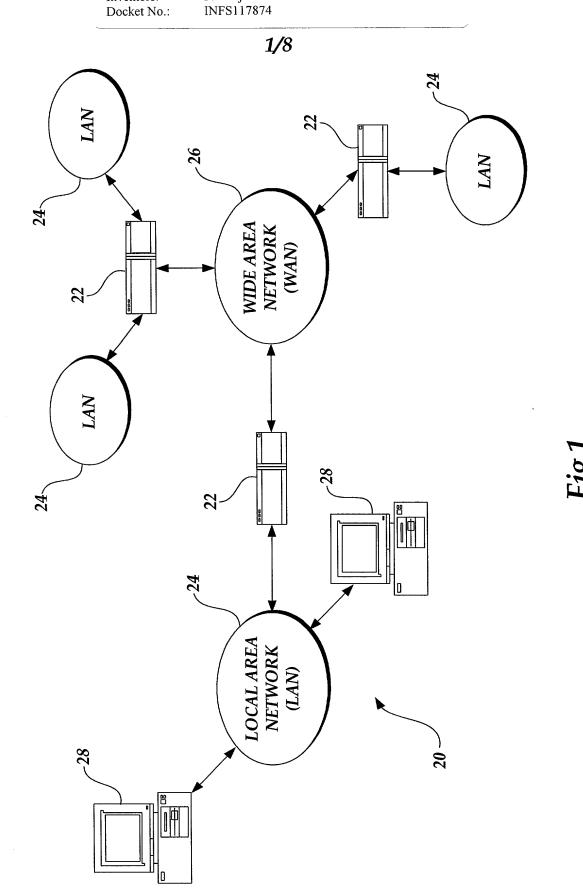
. Title: METHOD AND SYSTEM FOR FACILITATING THE TRANSFER OF FUNDS UTILIZING A TELEPHONIC **IDENTIFIER**

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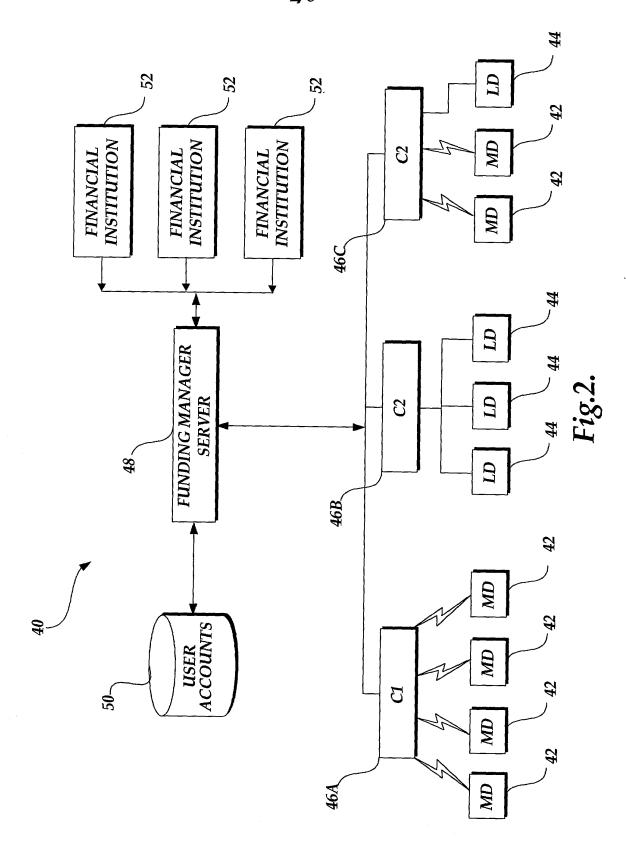
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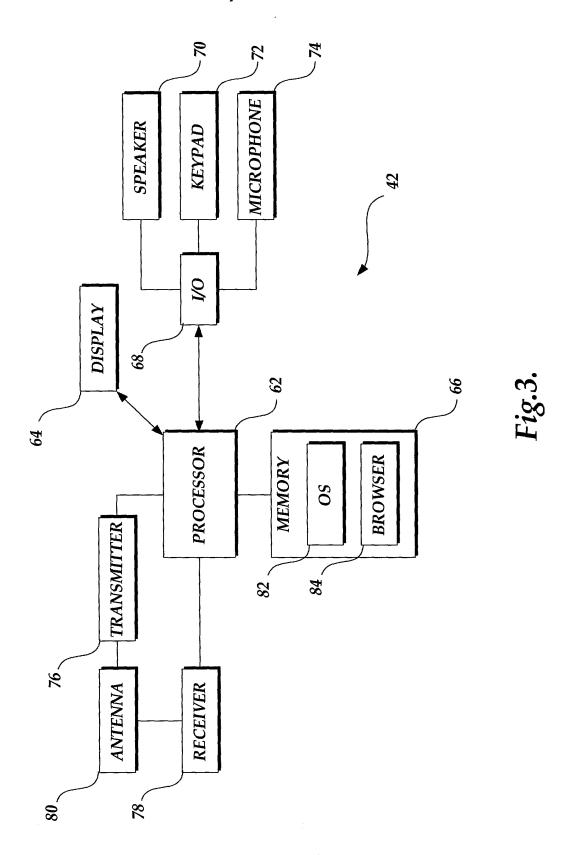
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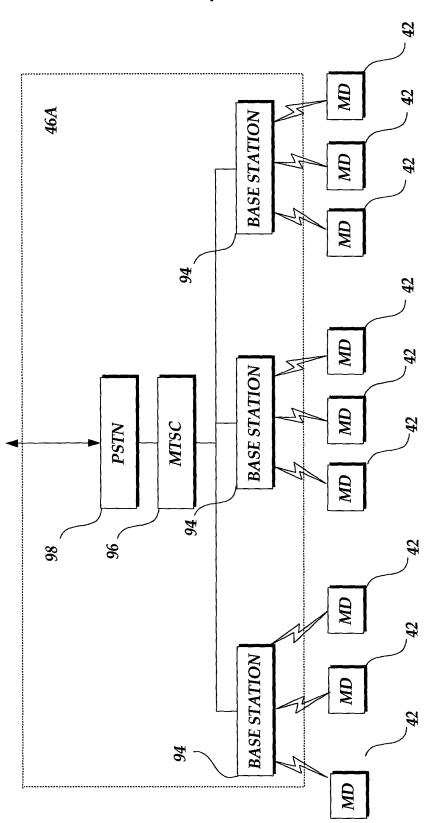
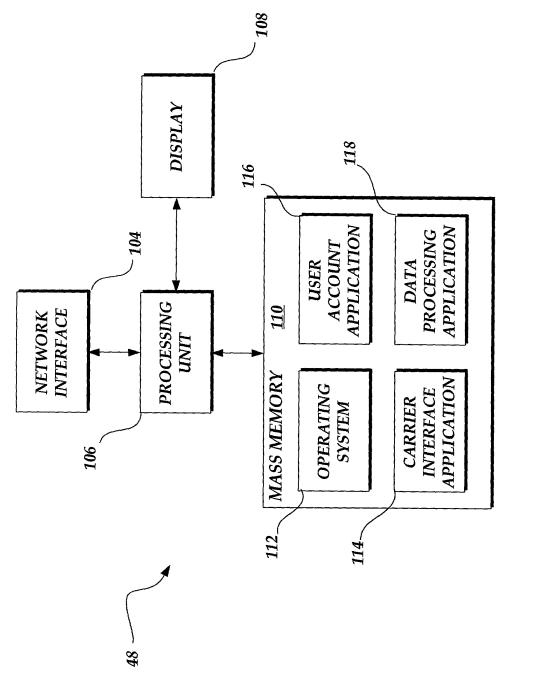


Fig.4

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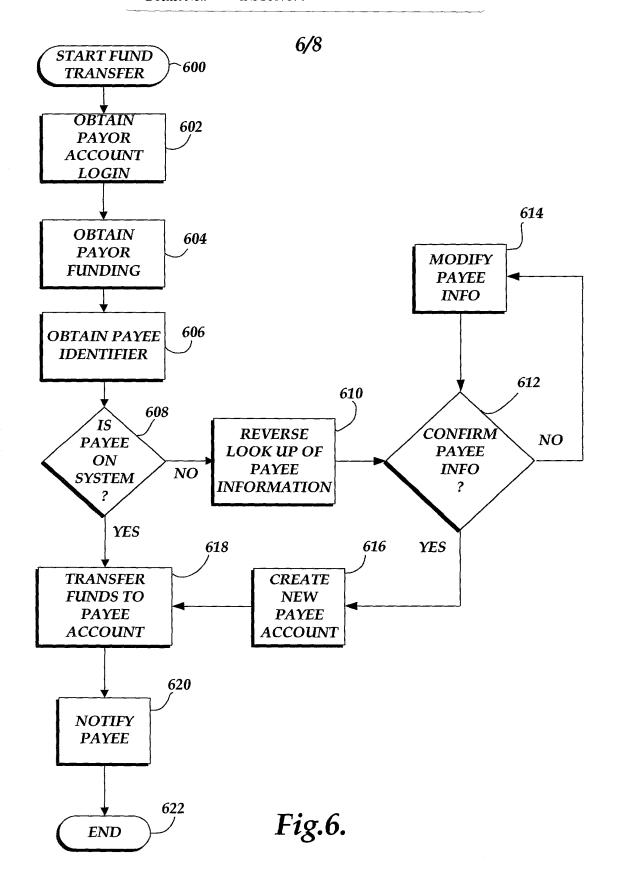


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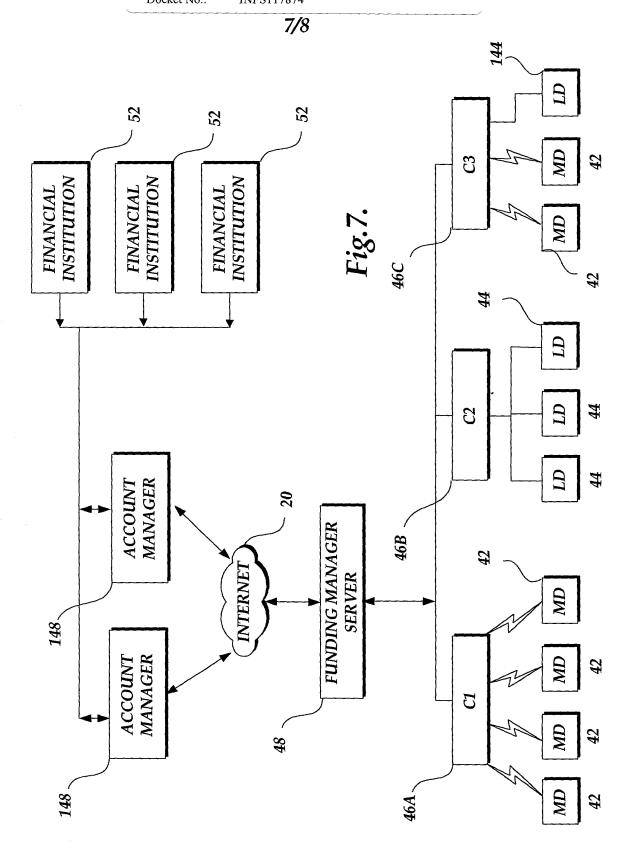


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